

UNITED STATES BANKRUPTCY COURT District of Arizona

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/20/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

BONNIE L FOSTER
5955 WEST MONTE CRISTO AVENUE
GLENDALE, AZ 85306

Case Number:
2:10-bk-11603-RJH

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-8444

Attorney for Debtor(s) (name and address):
JOSEPH W. CHARLES
LAW OFFICES OF JOSEPH W. CHARLES, P.C.
PO BOX 1737
GLENDALE, AZ 85311-1737
Telephone number: 623-939-6546

Bankruptcy Trustee (name and address):
JILL H. FORD
PO BOX 5845
CAREFREE, AZ 85377
Telephone number: 480-575-8250

Meeting of Creditors

Date: **May 28, 2010**

Time: **11:00 AM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/27/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000

For the Court:

Clerk of the Bankruptcy Court:
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 4/21/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-11603

User: stawarsk
Form ID: b9a

Page 1 of 2
Total Noticed: 41

Date Rcvd: Apr 21, 2010

The following entities were noticed by first class mail on Apr 23, 2010.

db +BONNIE L FOSTER, 5955 WEST MONTE CRISTO AVENUE, GLENDALE, AZ 85306-2310
aty JOSEPH W. CHARLES, LAW OFFICES OF JOSEPH W. CHARLES, P.C., PO BOX 1737,
GLENDALE, AZ 85311-1737
tr +JILL H. FORD, PO BOX 5845, CAREFREE, AZ 85377-5845
9133787 +ALBERT HASSON, M.D., 18205 N. 51st Ave, Glendale AZ 85308-1490
9133788 AMERICAN AMBULANCE, P. O. Box 63724, Phoenix AZ 85082-3724
9133789 +ARIZONA ANESTHESIA CONSULTANTS, P. O. Box 29619, Phoenix AZ 85038-9619
9133790 +ARIZONA FEDERAL CREDIT UNION, 333 North 44th Street, Phoenix AZ 85008-6577
9133791 ARIZONA FEDERAL CREDIT UNION, P. O. Box 60070, Phoenix AZ 85082-0070
9133792 ARIZONA OTOLARYNGOLOGY CONSULTANTS, 333 East Virginia Avenue, Suite 101,
Phoenix AZ 85004-1207
9133793 +ARROWHEAD HOSPITAL, P.O. BOX 29302, Phoenix AZ 85038-9302
9133794 +BANNER THUNDERBIRD MEDICAL CENER, P. O. Box 2978, Phoenix AZ 85062-2978
9133795 +BRADLEY FOLKESTAD, M.D., 18699 North 67th Avenue, Suite 320, Glendale AZ 85308-7143
9133796 +CAPIO PARTNERS, 2222 Texoma Pkwy., Suite 150, Sherman TX 75090-2481
9133798 +CBCS, P. O. Box 163333, Columbus OH 43216-3333
9133799 +CITIBANK SOUTH DAKOTA NA, P.O. BOX 15687, Wilmington DE 19886-0001
9133801 COLLECTION SERVICE BUREAU, P. O. Box 310, Scottsdale AZ 85252-0310
9133800 +COLLECTION SERVICE BUREAU, 2907 North 78th Street, Scottsdale AZ 85251
9133802 D & V SONI, M.D., 1514 W. Port Au Prince Lane, Phoenix AZ 85023
9133805 +FINANCIAL RECOVERY SERVICES, P. O. Box 385908, Minneapolis MN 55438-5908
9133806 +GEMB LENDING, INC., P. O. Box 5064, Costa Mesa CA 92628-5064
9133808 J. R. BROTHERS FINANCIAL, INC., P. O. Box 35666, Phoenix AZ 85069-5666
9133809 +KENNETH EISEN & ASSOC, 777 E. Missouri Avenue, Suite 103, Phoenix AZ 85014-2850
9133810 +MARICOPA INTEGRATED HEALTH SYSTEM, P. O. Box 29670, Phoenix AZ 85038-9670
9133811 +MARK A. KIRKORSKY, P.C., 4025 South McClintock Drive, Suite 208, Tempe AZ 85282-5878
9133813 +MEDICAL PROFESSIONAL ASSOC., 2929 E. Thomas Rd., Phoenix AZ 85016-8034
9133814 NCO FINANCIAL, P. O. Box 41466, Philadelphia PA 19101-1466
9133815 +NEONATOLOGY ASSOC LTD, 300 W. Clarendon Avenue, Suite 375, Phoenix AZ 85013-3498
9133817 +NORTH VALLEY EMERGENCY SPECIALISTS, P. O. Box 28305, Jacksonville FL 32226-8305
9133816 NORTH VALLEY EMERGENCY SPECIALISTS, P. O. Box 53026, Phoenix AZ 85072-3026
9133818 +PHH MORTGAGE, 2001 Bishops Gate Bld., Mount Laurel NJ 08054-4604
9133819 RECOVERY PARTNERS, 4151 North Marshall Way, Suite 12, Scottsdale AZ 85251-3839
9133820 SAMAN A. F ARNOUSH, M.D., P. O. Box 39179, Phoenix AZ 85069-9179
9133821 +SEARS PREMIER CARD, P. O. Box 182149, Columbus OH 43218-2149
9133822 SEIDBERG LAW OFFICES, P.C., P. O. Box 7290, Phoenix AZ 85011-7290
9133823 +STATE COLLECTION SERVICE, P. O. Box 6250, Madison WI 53716-0250
9133824 TRANSWORLD SYSTEMS, INC., P. O. Box 15520, Wilmington DE 19850-5520
9133825 +WESTERN DENTAL SERVICES, P. O. Box 14228, Orange CA 92863-1228

The following entities were noticed by electronic transmission on Apr 21, 2010.

tr +EDI: BJHFORD.COM Apr 21 2010 18:58:00 JILL H. FORD, PO BOX 5845, CAREFREE, AZ 85377-5845
smg EDI: AZDEPREV.COM Apr 21 2010 18:48:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
9133797 EDI: CAPITALONE.COM Apr 21 2010 18:48:00 CAPITAL ONE SERVICES, P. O. Box 71083,
Charlotte NC 28272-1083
9133804 +E-mail/Text: acooper@emeraldar.com EMERALD AR SYSTEMS,
1850 North Central Avenue, Suite 1010, Phoenix AZ 85004-3948
9133807 +EDI: RMSC.COM Apr 21 2010 18:48:00 GEMB/SAM'S CLUB, P. O. Box 981400,
El Paso TX 79998-1400
9133821 +EDI: SEARS.COM Apr 21 2010 18:48:00 SEARS PREMIER CARD, P. O. Box 182149,
Columbus OH 43218-2149

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9133803 DR. LEVINE
9133812 MED LOOP 101 EMERGENCY

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0970-2
Case: 10-11603

User: stawarsk
Form ID: b9a

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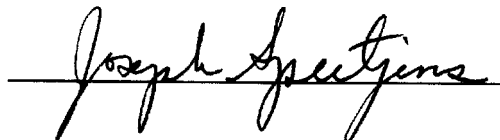
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.